Wisconsin Department of Revenue

The Electronic Filing of Real Estate Transfers Project

Requirements

December 28, 2004

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Revision History

Date	Description	Author
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Introduction

This document describes the functional and technical requirements of the project for "Electronic Filing of Electronic Real Estate Transfers"— known as the eRETR project. These requirements are documented as a series of use cases and feature descriptions, starting on page 8.

As you read the use cases you may wish to refer to the glossary of terms starting on page 65.

Relation to Other Documents

This document augments the Vision Document. The Vision document explains project background, motives, benefits, and its high-level design. Refer to the Vision Document for information on system architecture and information flow. This requirements document provides details on requirements; what the system needs to do from both a user- and technical perspective.

On an on-going basis use cases are documented on the eRETR Project wiki; a collaborative workspace where all team members— both those onsite and those in Brown County— contribute and modify use cases and other documents.

For the convenience of the reader, the introduction from the Vision document is copied here:

Introduction

The Department of Revenue, Division of State and Local Finance administers the Real Estate Transfer Return (RETR) form. The paper form is used when the transfer real estate occurs. Although the RETR is a DOR form, it has numerous external stakeholders. These include the counties, private sellers of real estate, and businesses that work with real estate such as title companies. The paper form is passed from the grantor and grantee (perhaps using a filing agent), to the County Register of Deeds, to the County Treasurer, to the DOR and, finally, to the assessor.

Technology exists today to electronically file this form and provide all stakeholders access throughout the value-added activities that each provide. Project benefits include increased efficiency and increased access to data by stakeholders.

This document describes a system that supports both counties working with vendors to create a fully integrated and highly automated process, and counties that foresee the need to process paper-based deeds yet still want to enjoy many of the benefits of electronic filing.

Business Opportunity

The automation of the Real Estate Transfer Returns (RETR) process has been a goal of the Division of State and Local Finance (SLF) for more than a decade. Studies conducted by SLF in 1992[1] and 2000[2] documented several benefits of converting the paper process to an electronic filing and retrieval system. Benefits would be realized at state and county levels of government and every stakeholder in the workflow process.

The filing of the RETR PE-500 form is one of the SLF's most paper intensive processes, having a variety of origination points. The originator, also known as the *preparer* or *filer,* completes the form whenever a sale of real estate occurs for any property that is not exempt from real estate transaction fees[3]. Stakeholders include the County Register of Deeds, the County Property Tax Lister, County Treasurer, DOR Bureaus of Equalization and Special Assessment, statutory assessors, private sellers of real estate, banks, attorneys and title companies. A paper form passes from grantor to grantee, filing agent, County Register of Deeds, County Treasurer, DOR, eventually returning to the statutory assessor.

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[1] Final Report: real Estate Transfer Return (PE-500) Processing Quality Improvement, September 29, 1992

[2] Real Estate Transfer Return E-Filing, October 2000

[3] As defined in Chapter 77, Subchapter II, of the Wisconsin Statutes

The level of interest for electronic filing grows each year as the number of technical and business barriers declines. The proposed system is designed to meet the needs of all stakeholders.

The DOR and the Brown County Register of Deeds, Cathy Williquette, have formed a partnership to use Brown County as a pilot implementation. Other counties are also showing strong interest in the project, and the Requirements Phase has included visits to Dane County and other counties in which automation will quickly reduce the paper burden.

Technical barriers continue to fall rapidly now that DOR has more than ten years of electronic filing experience with income and sales taxes, which led to the creation of Wisconsin FreeFile™. FreeFile will serve as the technical architecture bench for RETR electronic filing.

In addition to the technical advancements within DOR, the adoption of technical and data standards by real property appraisal and workflow software vendors dominates the landscape. Mortgage satisfactions in some counties are built upon MISMO and PRIA; standards which will also guide our Real Estate Transfer automation effort.

Problem Statement

The problem of	a paper-based manual process
Affects	everyone who processes the RETR or who uses its data.
As a result, the current process is	error prone, labor intensive, and does not provide data on a timely basis.
A successful solution will	• make it easier to initially gather the data, • make the data more accurate, • make the data quickly available and easy to access, • allow fees to be gathered more efficiently.

Goals Summary

- Make transfer data available more quickly
- Raise productivity and lower costs for each player who creates, processes, or consumes transfer data
- Raise the quality of transfer data
- Make data easier to process
- Make data easier to access
- Gather transfer fees more efficiently

Real-estate transfer return formats

Real estate transfer return data can exist in several forms depending on its medium and stage of processing. The medium can be paper or electronic. The stage of processing can be "draft," "unrecorded," and "recorded." This section clarifies the terms for the various formats and stages of real estate transfer return data.

Media

Paper is data provided on paper. This usually means a *PE-500*; either as it leaves the filer or after it has been recorded. Paper data can also include intermediate documents used by filers as they complete the *PE-500*. (PE-500 is the form designation given to the green, scannable, real-estate transfer form. By statute, all DOR forms are given a form designation.)

Electronic data is the form sent to, or received from, the eRETR system. This data is usually in XML format, and may be embedded in transaction data used by the server. Electronic data is usually in XML format, and is embedded in transaction information. This data can be read by computers and is not intended to be read by a person.

PDF is a "picture" of electronic data. ("PDF" stands for Portable Document Format; a cross-platform data format developed by Adobe Systems, Inc.) PDF is formatted for human use. In other words, a PDF is designed to make it easy to print and read the information.

Processing Stages

Draft return data is data collected for use in an *RETR*. In a paper-based system the draft data may be written on paper to be transcribed to a *PE-500*, or may be an incomplete *PE-500*. In the electronic system, a draft is an XML file containing whatever *RETR* data has been provided by the user; *Unrecorded eRETR* and *Recorded eRETR* data can be saved as "draft" XML, which in turn can be used to create a new *eRETR*. (Note that draft data is used by the filer; the DOR and register of deeds do not receive draft information. See *Draft eRETR*, below for more details.)

Unrecorded return data is the complete set of transfer data provided by the filer, but has not yet been recorded. In the paper system, unrecorded return data is the *PE-500* as it leaves the filer, but before it has been recorded by the register of deeds. In the electronic system, unrecorded return data is automatically sent to the DOR for later use by the register of deeds; once sent to the DOR an unrecorded electronic return cannot be changed. (See *Unrecorded eRETR*, below.)

Recorded return data is the return as recorded by the register of deeds. In the paper system this is the *PE-500* that has been recorded by the register of deeds (with section V complete). In the electronic system this data is automatically sent to the DOR. (See *Recorded eRETR*, below.)

Terms

RETR is the general term real-estate transfer return data, regardless of its format and stage of processing. This can refer to the data provided by the *PE-500*, or provided electronically.

eRETR is the term for the electronic version of an *RETR*.

PE-500 the scannable form currently used to provide real estate transfer information.

Draft eRETR is a saved copy *eRETR* data. The draft is in XML format, and may be saved to the filer's computer, or emailed. The Draft eRETR is provided for the convenience of the filer; draft data is not sent to the DOR or register of deeds. The filer can obtain a draft copy of an *eRETR* at any point in the filing process, and may use a *Draft eRETR* as the starting point for creating a new *eRETR*. At key points in the submission process—when the *Unrecorded eRETR* is sent to DOR, and when the eRETR is recorded—interested filing parties will received a *Draft eRETR*, along with an *Unrecorded eRETR Receipt*.

PDF eRETR is a "picture" of the *eRETR* in PDF form. The system provides an *eRETR PDF* upon request, or automatically at key points in the submission process.

Unrecorded eRETR is the electronically-submitted *RETR* sent to the register of deeds. Once recorded, the data in the *Unrecorded eRETR* is used to create a *Recorded eRETR*.

Unrecorded eRETR Receipt is the PDF version of the *Unrecorded eRETR*. The *Unrecorded eRETR Receipt* is printed by the filer and given to the register of deeds. Each *Unrecorded eRETR Receipt has* a unique identifier used by the register of deeds to fetch the *Unrecorded eRETR*, enter recording information, and thus create a *Recorded eRETR*.

Recorded eRETR is a complete *eRETR*. It is the result of the register of deeds adding recording information to the data contained in an *Unrecorded eRETR*.

Unrecorded PE-500 is the paper form, completed by the filer, but without recording information. I.e., it is the form as it exists for the filer, before it has been sent to the register of deeds.

Recorded PE-500 is a recorded *PE-500*; when the register of deeds received an *Unrecorded PE-500* and records it (and adds recording information to section V), it becomes a *Recorded PE-500*.

Summary

The following table summarizes the various stages of the data, both in printed and electronic format. Each table cell shows the term for the data, followed by additional comments (if relevant).

	Paper	**Electronic**	**PDF**
Draft	*Unrecorded PE-500* This can be any paper-based draft of information to be used for a PE-500.	*Draft eRETR*	N/A It hasn't been determined whether the system needs to be able to generate a PDF of electronic RETR data before it has been submitted to the register of deeds.
Unrecorded	*Unrecorded PE-500*	*Unrecorded eRETR*	*Unrecorded eRETR Receipt* A PDF version of an *Unrecorded eRETR*
Recorded	*Recorded PE-500*	*Recorded eRETR*	*PDF eRETR* A PDF version of a *Recorded eRETR*

Requirements

Requirements are grouped by user or system: filer, register of deeds, real property lister, treasurer, SLF audit, Bureau of Property Tax (Equalization Section), DOR district office, statutory assessor, other state agencies, DOR Sales and Analysis System, eRETR system, and training.

Most requirements are documented as use cases. A use case is a goal-oriented example of how an actor interacts with the system. It's goal-oriented because the use case is first documented as a user's objective without regard to specifically how the goal is reached. In addition, eRETR use cases discuss the task within the context of the new eRETR system. This discussion remains fairly high-level. For example, the use cases do not describe specifics of the user interface; those details are deferred until the build phase of the project.

Each use case follows this format:

Use Case Title

[Description/overview]

Pre-conditions

- Pre-condition
- Pre-condition
- Etc.

Post-conditions

- Post-conditions
- Post-condition
- Post-condition
- Etc.

Manual Flow

Basic

1. Step
2. Step
3. Etc.

Alternate flow: [Cross reference to another use case or document]

Alternate flow: [Cross reference to another use case or document]

Etc.

Hybrid Flow

Basic

1. Step
2. Step
3. Etc.

Alternate flow: [Cross reference to another use case or document]

Alternate flow: [Cross reference to another use case or document]

Etc.

Figure 1. Use Case Format

The format of eRETR use cases is similar to formats used in most UML-influenced methodologies. The use cases in this document are high-level use cases. "Manual Flow" documents the use case without regard to how it might be implemented in the new system; these use cases are goal-oriented and have very little detail about how the goal is met. "Hybrid Flow" documents the use case in the context of the new system. Note that alternate flows are documented as separate use cases.

Some use cases are marked with the message "not a system use case." This is used when a use case was initially identified, but on further analysis was deemed to be out of scope.

Some of these sections also contain a use-case diagram; a diagram that lists the basic interactions between the user and the system.

Filer Requirements
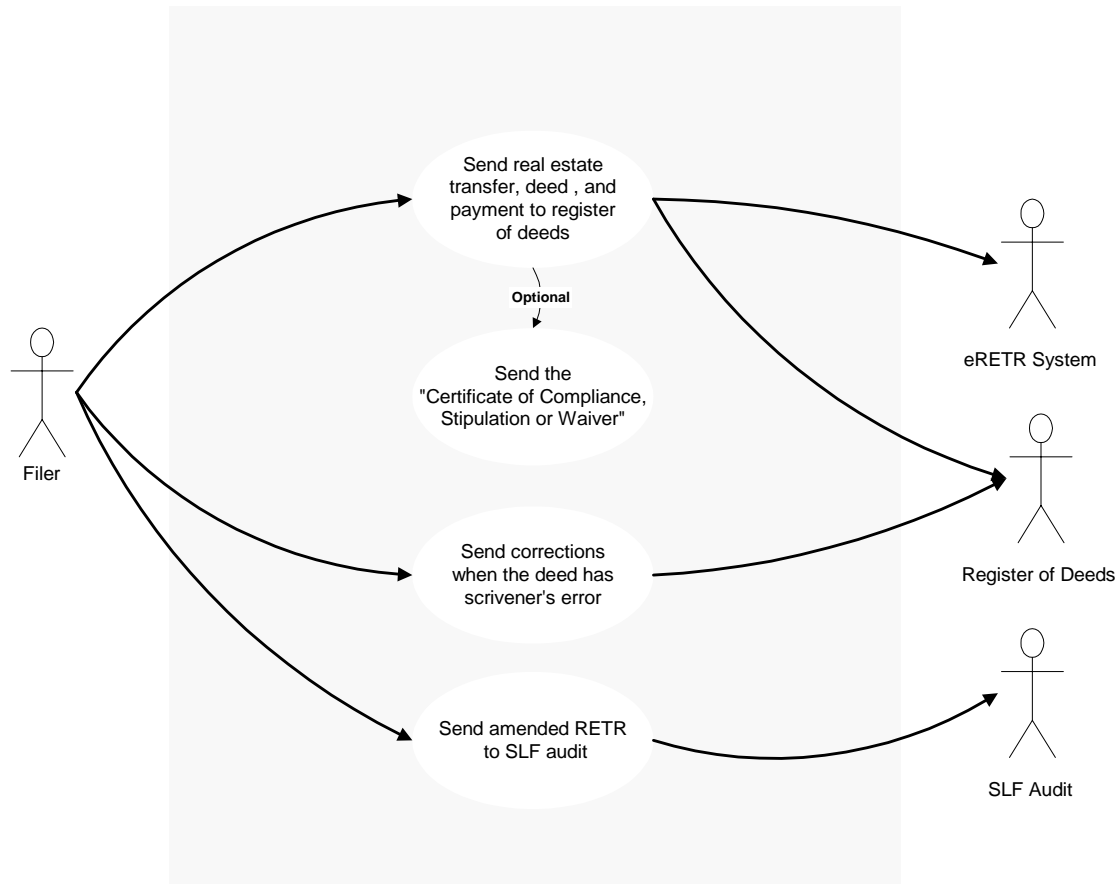
Figure 2. Primary use cases for the filer

Filer use cases cover variations of a preparer or filer submitting a RETR. The preparer is the person originating the return. The filer may be an individual, such as a parent transferring a property to a child, or a company, such as an attorney, title company, or abstractor.

The eRETR filing design allows the filer to go online and complete a Web-based form. This form submits the eRETR to DOR for later retrieval by the Register of Deeds. The design also allows the filer to save drafts of the eRETR, and share those drafts among preparers. For example, an abstractor may complete some sections of the eRETR, and then email the draft to an attorney who completes other sections. The attorney can then email the eRETR back to the abstractor, who completes remaining sections of the form and sends it to DOR.

Drafts are stored as XML files. These can be saved to disc, emailed, or loaded and used as the starting point when using the Web eRETR filing application.

The filer process is:

1. Obtain a deed[4]

2. Go online and start creating the electronic return

   - At any point the document may be saved to the local file system or forwarded to another preparer

   - At any point an RETR draft may be loaded and used as the starting point

3. When the electronic RETR is complete, the preparer chooses "Send and Print"

   - The eRETR system stores a copy of the eRETR at DOR, takes the online user to a PDF copy of the *Unrecorded eRETR Receipt*, and emails the PDF and a Draft RETR to the preparer.

4. Preparer prints the *Unrecorded eRETR Receipt*

5. The *Unrecorded eRETR Receipt*, deed, and payment are sent to the county register of deeds

6. The register of deeds records the eRETR

7. As a result of being recorded, the system emails all filing parties a PDF copy of the recorded eRETR

For variations to step 4 see "Use Case: Change the Unrecorded eRETR Receipt" and "Use Case: Change the Unrecorded eRETR Receipt When No Computer, Internet Connection or Printer is Available at Closing."

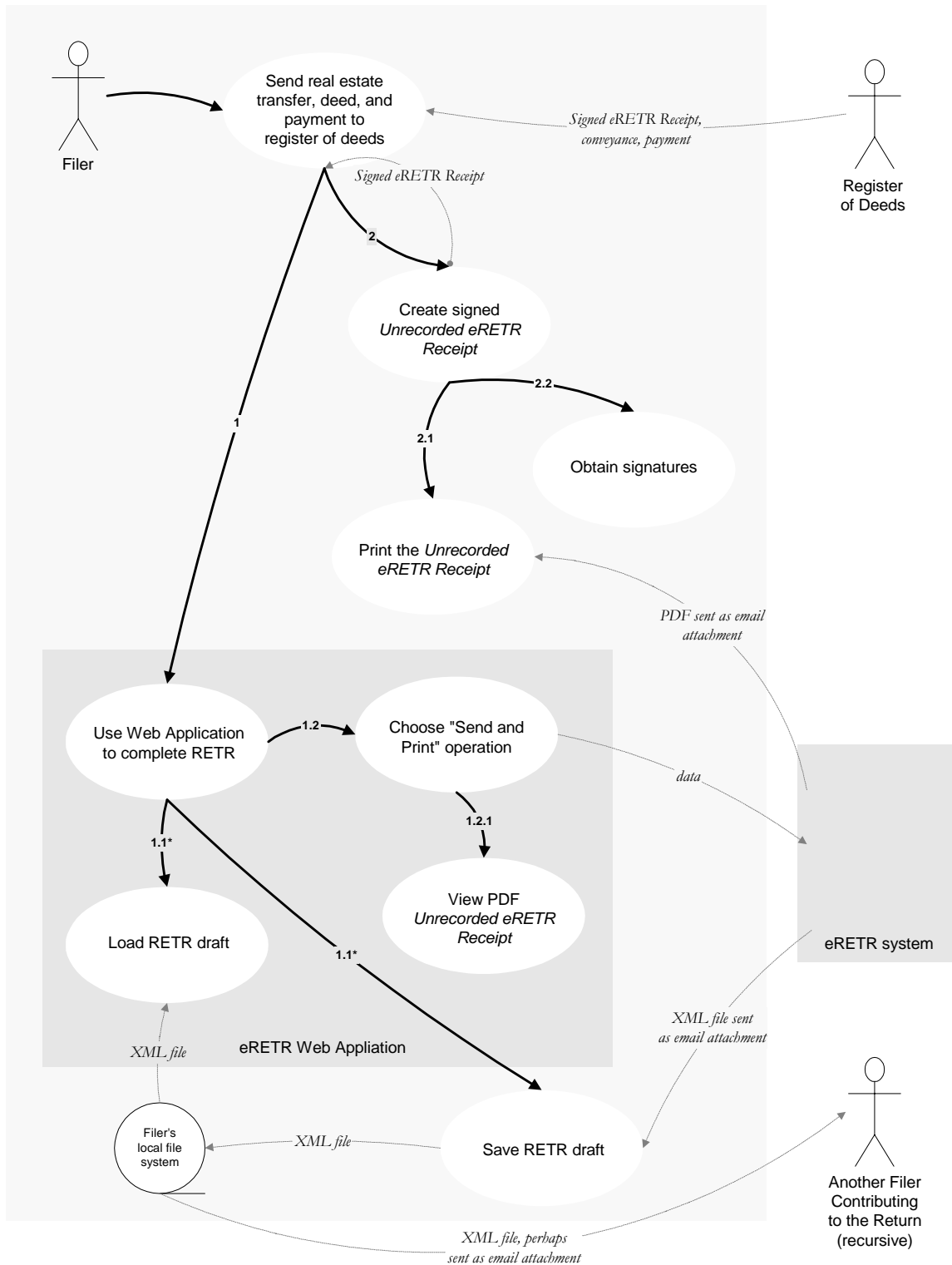[4] Or other document of conveyance, such as a land contract or affidavit..

IFigure 3. The filer process, and interactions between filer, register of deeds, the eRER web application, the eRETR Web Service, and other filers

This figure shows the steps, and flow of information, for filing an eRETR. Steps are shown by the numbered dark lines. Flow of information is shown by the light dotted lines.

Use Case: Send real estate transfer, deed[5], and payment to register of deeds

In the case of an individual, this is typically a case where the grantor transfers a property to a child or spouse.

Pre-conditions

- None

Post-conditions

- Real-estate transaction is recorded (unless the county rejects the transaction)

Manual flow

Basic

1. Filer obtains and prepares deed, showing new owner
2. Filer validates the RETR
3. Filer has buyer and seller sign the RETR receipt
4. Filer obtains payment
5. Filer attaches documents and sends to register of deeds

Alternate: Filer makes changes to Draft RETR *before* sending the RETR to the Register of Deeds. See "Use Case: Change the Unrecorded eRETR Receipt."

Alternate: See "Use Case: Refuse to Record eRETR."

Hybrid flow

Basic

1. Filer obtains and prepares deed, showing new owner
2. Filer goes online and sends unrecorded RETR to DOR via "Send and Print"
3. Filer prints *Unrecorded eRETR Receipt*
4. Filer is free to gather signatures on the *Unrecorded eRETR Receipt* (see "Changing the Unrecorded eRETR Receipt When No Computer, Internet Connection, or Printer is Available at Closing."
5. Filer, buyer and seller are free to retain a copy of the signed RETR
6. Filer obtains payment
7. Filer sends the signed receipt, the deed and payment to the register of deeds
8. When it gets recorded, filers who provided an email address (the buyer, seller, agent, or preparer) receive copy of recorded RETR)

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[5] Or other document of conveyance, such as a land contract or affidavit..

Alternate

The basic flow is altered if more than one online session is needed to complete the RETR. In other words, the filer may need to work on the RETR at several points in time, or there may be more than one person preparing the RETR. These situations are handled by using an RETR Draft.

At any point in the online process of creating an eRETR the user may choose "Save" to create an *eRETR Draft*; an XML copy of the eRETR data. This XML file is saved to the user's file system, or emailed to another filer. The online system also has a "Load" option to load an *eRETR Draft*. In this way, filers may work on an eRETR over time (by saving the *eRETR Draft* to the local file system), or between filers (by emailing the *eRETR Draft* between preparers).

Use Case: Send amended real estate transfer to SLF audit

This is the filer half of the filer-initiated SLF Audit (page 42).

Use Case: Send corrections when the deed has scrivener's error

NOT A PROJECT USE CASE

A RETR is not used to correcting scrivener's errors. Therefore, this use case does not affect the eRETR system.

Use Case: Send the "Certificate of Compliance, Stipulation or Waiver"

NOT A PROJECT USE CASE

These forms are sent to the register of deeds when PE-500 section IX, field 50 is checked "yes." The form is included with the RETR receipt, deed, and payment sent to the register of deeds. After recording, the form is given to whomever receives the deed. Weatherization forms are recorded along with the RETR and deed[6].

This will mean eRETR system should inform the user that an attachment is required, although the eRETR system does not process the attachment.

The forms relate to weatherization. Information is found online at
http://www.commerce.state.wi.us/SB/SB-RentalWeatherizationStipProceds.html and http://www.commerce.state.wi.us/SB/SB-DivForms.html.

The forms are available online at:

- Certificate of Compliance:
  http://www.commerce.state.wi.us/SB/SB-FormRentalWeatherizationCertificateOfCompliance7114A.pdf

- Stipulation:
  http://www.commerce.state.wi.us/SB/SB-FormRentalWeatherization7115.pdf

- Waiver: (this link is no longer active)
  http://www.commerce.state.wi.us/SB/SB-FormRentalWeatherization7116%20.pdf

In an interview with Delores Kolosovsky at Commerce the eRETR project was told that Weatherization staff used to receive the yellow copy of the old multi-ply RETR form and assess the exclusion code. Various fields on the return information from the deed were used to validate the exclusion.

Commerce's reduction in staff may be the reason they no longer receive RETR information from DOR. Instead, most counties' registers of deeds now act as Commerce's agents, affixing stamps to certifications, etc. (Some counties, such as Oneida, don't cooperate. In these cases, Commerce gets no information about properties and weatherization.)

In summary, the county register of deeds now uses section IX on the PE-500. If a problem is found in section IX the register of deeds either sends the form back to filer or copies the return and sends it to Commerce. The register of deeds may or may not record the transfer if there is a problem in section IX.

RETR copies (perhaps with stipulation attachments) can also route to Commerce directly from realtor, owner, or lawyer.

Commerce uses other information on the RETR, such as buyer, seller and property information (parcel ID, addresses, etc). The legal description is not used.

Section IX, "Energy," (IX.50) is a checkbox. Here are the instructions:

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[6] Or other document of conveyance, such as a land contract or affidavit..

Mark either "Yes" or "No". If YES, submit with the deed or document of conveyance the appropriate Department of Commerce Transfer Authorization form (Cert. of Compliance, Stipulation or Waiver). For more information, see Chapter COMM67, Wis. Adm. Code (s. 67.03 and 67.04). If NO, enter the appropriate exclusion code found on Page 3 of these instructions. Exclusion code W-11 Other, requires an addendum for explanation. If exclusion code W-12, enter document number of the recorded Certificate of Compliance from DILHR or Department of Commerce on Line 52.

Provide Audit Trails of eRETR Receipts and RETR Recording

Since the system allows electronic filing, the need for audit trails is more acute. For example, if a paper return is audited there are clues of alterations: Are signatures present? Were sections altered? Etc. We need a similar trail of alterations in the case of electronic returns.

The eRETR system addresses this in three ways:

1. All electronic returns submitted to DOR are preserved. Note that the register of deeds is only aware of the data corresponding to the RETR receipt. However, earlier RETRs may have been created and their receipts discarded by the preparer. This is natural in the case of revisions. By preserving all eRETRs sent to DOR, the DOR audit staff has more artifacts to inspect when investigating a return. For example, the buyer may say the recorded data doesn't match the data on the RETR receipt he or she signed. In this case the DOR auditor can look for other returns affecting the buyer that were sent to DOR but not recorded.

2. When an eRETR is sent to DOR, a RETR draft and PDF receipt is sent to all filing parties who provided their email addresses. This allows the buyer, seller, preparer, and agents to receive a record of what was sent to DOR.

3. When an eRETR is recorded by the register of deeds a PDF copy is sent to all filing parties who provided their email addresses. This allows the buyer, seller, preparer, and agents to receive a record of what was actually recorded at the county. The copy can be used to verify that the RETR receipt that was signed was actually sent to the register of deeds and recorded. If the copy is not received, then the filer will know that something went wrong and the transfer was not recorded; perhaps the RETR receipt was lost, or someone fraudulently substituted one RETR receipt for another.

Draft eRETR

When using the online eRETR filing system an eRETR may be saved as an XML file. This allows the filer to edit an eRETR over time. For example, the filer may complete some sections on one day, save the Draft RETR, then load the draft and continue editing the return on another day.

The *Draft eRETR* can also be shared between filers. For example, an abstractor may complete some sections and email the *Draft eRETR* to an attorney, who would complete other sections and email the new *Draft eRETR* back to the abstractor.

Draft eRETRs are also used when the eRETR is submitted to DOR and the register of deeds. In this case, the eRETR system sends filers a Draft eRETR of what was sent. This facilitates last minute changes to the *Unrecorded eRETR Receipt* (see page 21).

Use Case: Change the Unrecorded eRETR Receipt

This is an alternate flow to "Use Case: Send real estate transfer, deed , and payment to register of deeds ."

This use case describes what happens when the buyer or seller needs to make a last minute change to data on the *Unrecorded eRETR Receipt*. Note that this use case is titled "Change the *Unrecorded eRETR Receipt*" because changing the receipt is the user's goal. However, in practice the user actually creates a new *Unrecorded eRETR* using data received when the original *Unrecorded eRETR* was sent to the DOR.

Pre-conditions

- An *Unrecorded eRETR Receipt* has been generated by the system

Post-conditions

- A new *Unrecorded eRETR Receipt* is created

- The original *Unrecorded eRETR Receipt* is retained by the grantor, preparer

- Copies of the Unrecorded eRETR Draft and PDF have been sent by the system to interested filing parties (as happens any time a *Unrecorded eRETR* is sent to the register of deeds)

- The original *Unrecorded eRETR* is retained on the DOR database (for audit purposes), although it is never used by the register of deeds

Hybrid flow

Note: These flows omit standard processing that happens whenever the filer presses "Send and Print."

Basic
1. The preparer goes online and generates an *Unrecorded eRETR Receipt* via "Send and Print"
2. While inspecting the *Unrecorded eRETR Receipt* someone identifies a needed change
3. The preparer goes online again and uses the *Draft eRETR* as a starting point and generates a new eRETR
4. (Repeat previous step until there are no more changes.)
5. Seller and buyer sign the new receipt
6. The new *Unrecorded eRETR Receipt*, deed[7], and payment are sent to register of deeds as usual

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[7] Or other document of conveyance, such as a land contract or affidavit..

Changing the Unrecorded eRETR Receipt When No Computer, Internet Connection or Printer is Available at Closing

This section documents what preparers' may choose to do in the case there is no computer, Internet connection or printer available at closing.

Background

The PE-500 has spaces for the grantor or grantee (or their agents) to write their signatures. The signatures have the grantor and grantee attest that to the best of their knowledge the data is correct.

The *Unrecorded eRETR Receipt* is generated from an online process. By filling out the online form the preparer states that the information is correct to the best of his or her knowledge. The receipt also has spaces for grantor and grantee to sign. These signature spaces are for the convenience of the preparer; some preparers may wish to gather signatures to create an audit trail of who has reviewed the document. Gathering these signatures is at the discretion of the preparer.

Scenarios

These scenarios describe possible process for the preparer to gather signatures and establish their audit trail in the case where there is no computer, Internet connection, or printer available at closing; and therefore the changes must be made at a future time when the grantor and grantee are not available. Note that these scenarios are informal suggestions— filers are free to establish their own audit trail procedures to meet their own needs.

Change to non-critical field

The *Unrecorded eRETR Receipt* is printed and at the time it's being signed, the grantor notices a spelling error in the spelling of his street name. The grantor hand writes the change on the receipt and initials it. Later, the preparer goes online, corrects the error, prints a new *Unrecorded eRETR Receipt*, and mails it, unsigned, to the register of deeds. The preparer retains both the original signed receipt and the new receipt.

Change to critical field

The *Unrecorded eRETR Receipt* is printed and at the time of signing the grantor notices that the wrong exemption code is used. The grantor hand writes the change on the receipt and initials it. Later, the preparer goes online, corrects the error, prints a new *Unrecorded eRETR Receipt*, and has the grantor sign the new receipt. Note that the grantor is signing the printed receipt, which may mean returning to the preparer's office. The signature ensures that the preparer hasn't mis-keyed or mis-understood the grantor's instructions. The new receipt is mailed to the register of deeds. The preparer retains both the original signed receipt, and the new receipt signed by the grantor.

Split Parcels

A split is when a parcel is divided. For example, part of a single large parcel may be sold. The transfer return for the new property may include the old, parent parcel number, but the new property needs to be assigned a new parcel number by the register of deeds or property lister.

The online eRETR filing application will require that the filer explicitly declare whether a transfer is or is not a split. This will help reduce confusion or wrong assumptions cause by having a default "yes" or "not" value. In the case of a split, the online application will require that the filer provide the parent parcel number.

Well-formed Parcel Numbers

The parcel number is used by the county to associate the RETR with the county's property records, and it may be used in future systems planned by the Department of Revenue. Therefore, it's important for the eRETR system to minimize errors in the parcel number provided by the filer.

There is no way to validate parcel numbers as the *Unrecorded eRETR* is sent to DOR. In other words, the eRETR system cannot verify that a given parcel number actually exists for a given county and municipality. However, the system *can* verify that the parcel number complies with the *format* required by the county and municipality. For example, a given county may have a twelve digit parcel number of the form 0000-000-0000-0; the system can reject any eRETR for the county where the parcel number does not match this format.

The technical solution for doing this is to establish a database of county and municipality parcel number formats. When the filer tries to submit the *Unrecorded eRETR*, the eRETR system will check to see whether the parcel number complies with the rules for the property's county and municipality. If the number does not comply, the user is shown an error message and the RETR is not stored. (In the case of SOAP, a SOAP fault is returned.)
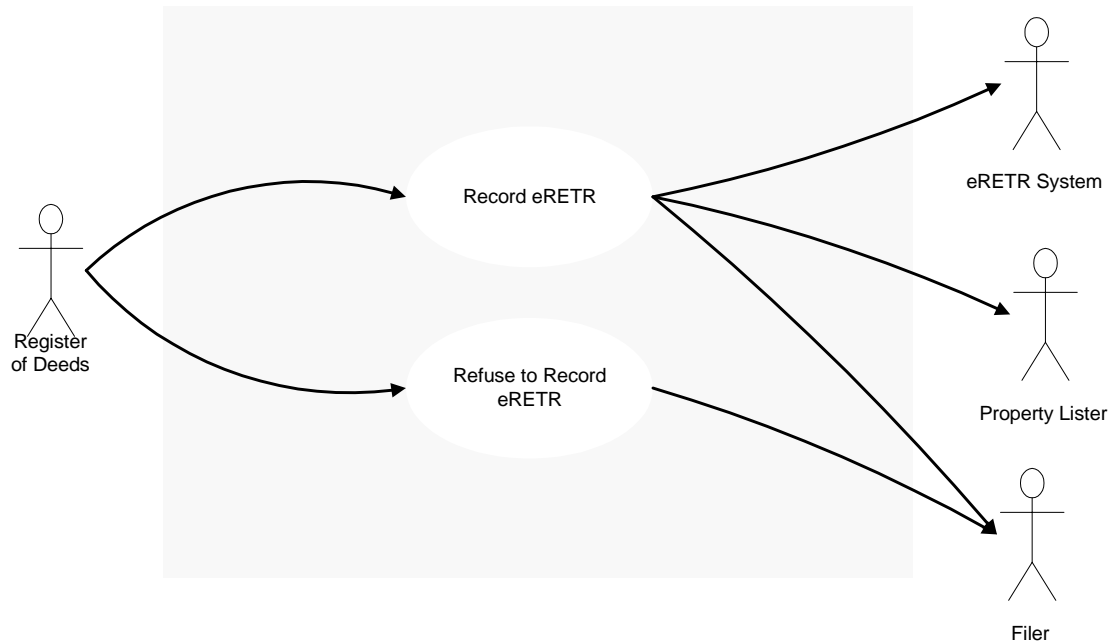
Use Case: Register of Deeds Requirements

Figure 4. Primary use cases for the Register of Deeds

According to the Wisconsin Register of Deeds Association Web site:

> The Register of Deeds files, records, and issues instruments and documents of significance both to the community as a whole and to its individual citizens. Vital records document the span of our lives from birth to death. Land records documenting title in Wisconsin are maintained.

> The filing or recording of other documents with the ROD is a way of putting the world on notice that something important has happened or will happen. The time of the act or transaction is often an important element in rights or relationships. The ROD records the time when, in effect, the public record is established

The register of deeds is an elected official.

In the current manual system the register of deeds procedure is:

1. receive a real estate transfer from a filer and

2. proof read the data for completeness and correctness,

3. assign a document number and date recorded to the document,

4. return the deed to the address specified on the deed,

5. pass the data to the county property lister and

6. summarize counts and dollar amounts for the county treasurer.

In the eRETR system the procedure is:

1. receive a eRETR Receipt from the filer and

2. verify that there are signatures,

3. go online and retrieve the *Unrecorded eRETR*

4. assign a document number and date recorded to the eRETR, thus creating a *Recorded eRETR*

5. return the deed to the address specified on the deed

6. pass the data to the county property lister and

7. summarize counts and dollar amounts for the county treasurer.

In the new system there is an extra step—*go online and retrieve the eRETR*—but the overall procedure is improved because of step 2, verification. The eRETR can't be created without being complete. This means there is no need to review the return for completeness; there will be drastically fewer rejected returns.
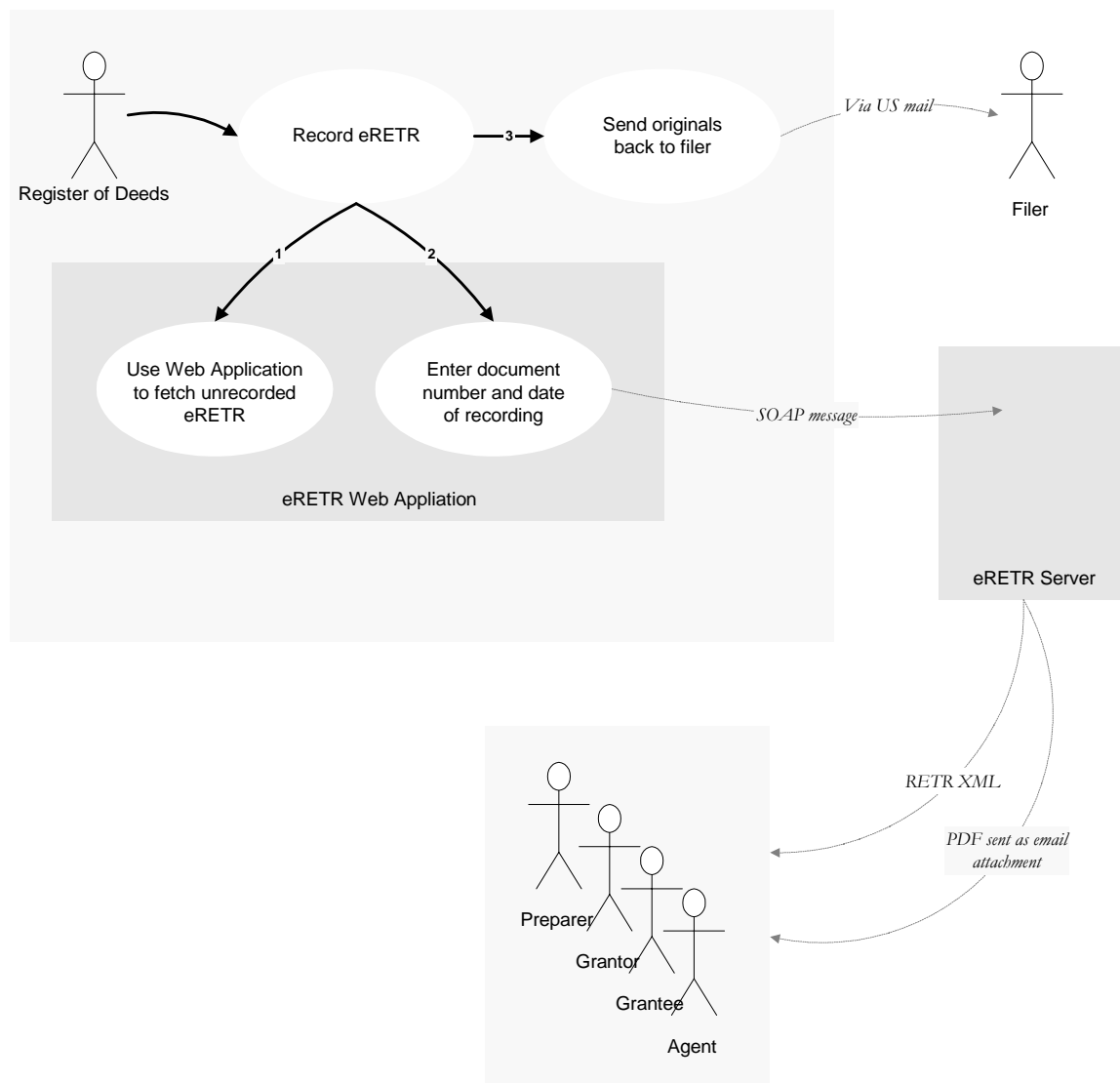

Figure 5. Recording an eRETR — Hybrid process

Use Case: Record eRETR

The register verifies the completeness and accuracy of the return and provides the document number, date recorded, date of conveyance, and type of conveyance. DOR has asked that the register provide county codes and municipality codes (almost all counties comply). Multiple municipality codes can be entered if the property spans more than one municipality.

In the new system, date of conveyance, type of conveyance can be pre-filled when the filer completes the form. We can fill county code too.

Note that this use case refers to section and field numbers on the PE-500. For example, V.28 refers to section V, field 28, "Conveyance Code." Sections group related fields. Fields are numbered sequentially across sections; section I contains fields 1-3, section II contains fields 4-10, and so forth.

Pre-conditions

- Receipt of a RETR from a filer
- Document of conveyance (deed) is recorded at county.

Post-conditions

- RETR may be accepted and recorded by the DOR system.
- RETR may be declined by the DOR system.
- Preparers who provided email addresses have a copy of the recorded RETR

Manual Flow

Basic

1. Receive RETR information from filer
2. Review RETR for completeness (but not for correctness). Part of this task is simply to insure that the deed and the RETR match; i.e., that they are for the same property.
3. Record: document number (V.23), date recorded (V.26), date of conveyance (V.27), type of conveyance (V.28), and as many county and municipality codes (V.29 and V.30) as apply. Some counties also fill volume/jacket (V.24) and page/image (V.26).

Alternate flow: "Use Case: Refuse to Record eRETR" (page 29).

Hybrid Flow

Basic

1. Receive Unrecorded eRETR Receipt from filer
2. The *Unrecorded eRETR Receipt* is guaranteed to be complete
3. Go online and receive eRETR information—the Unrecorded RETR Receipt contains a system-generated cross-reference number used to fetch a "Record Real Estate Transfer" form on the Web site.
4. Review eRETR for completeness. Part of this task is simply to insure that the deed and the RETR match; i.e., that they are for the same property. Correctness requires the same review as is done with the PE-500.
5. Record: document number (V.23), date recorded (V.26), date of conveyance (V.27), type of conveyance (V.28), and as many county and municipality codes (V.29 and V.30) as apply. Some counties also fill volume/jacket (V.24) and page/image (V.26).

The register of deeds enters this data using a Web application, and when finished presses "Record this real estate transfer."

6. Return deed and *Unrecorded eRETR Receipt* to address specified on deed

7. Preparer who provided email addresses are notified and sent a copy via email

Alternate flow: "Use Case: Refuse to Record eRETR."

Use Case: Refuse to Record eRETR

The ROD may return the RETR to the filer. Note that the ROD isn't *required* to scrutinize the RETR. For example, they aren't required to judge whether the proper exemption was used. *This procedure is unchanged in the eRETR system.*

Pre-conditions

- Receipt of RETR from filer.

Post-conditions

- The deed and payment are returned to the filer. Some counties also include a form noting the reason why the transfer was not recorded. The *Unrecorded eRETR Receipt* is discarded.

Manual Flow

Basic

1. Register reviews the RETR, deed and payment
2. Register detects problem preventing the transfer from being recorded (for example, one grantor indicated on return yet multiple grantors indicated on deed)
3. Upon rejection the deed and payment and are returned to the filer. The reasons for rejection are noted for the filer.
4. The filer must correct the problems and re-submit

Alternate flow: N/A

Hybrid

This procedure is unchanged in the eRETR system.
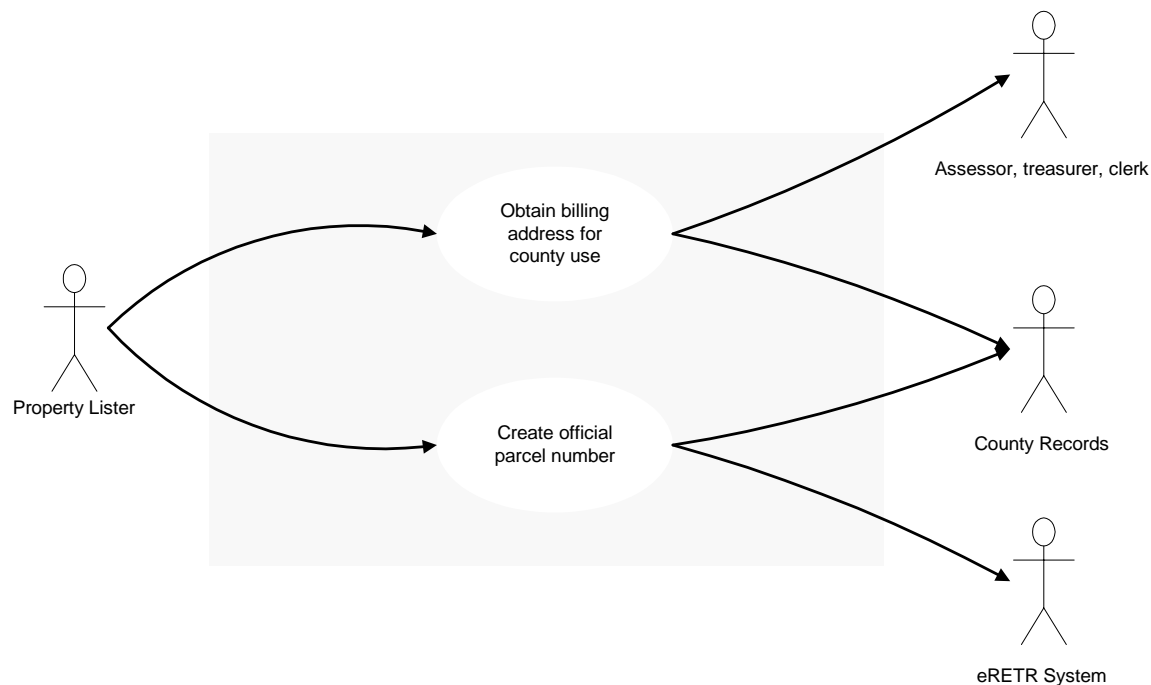
Real Property Lister Requirements

Figure 6. Primary use cases for the real property lister

According to the Monroe Wisconsin county Web site:

> Real property listing duties are performed within the Land Information Office. The core functions of real property listing are: updating the county's database with new owner information as property is bought and sold; creating new parcels and maintaining parcel mapping; providing local municipalities with state prescribed forms and reports; and managing property assessment values provided by the statutory assessors.

Note that real property lister duties vary by county.

In most counties the property lister is given a copy of the recorded deed[8] and RETR. (Procedurally, they may be given a copy of the RETR or the original. If they are given the original, it is forwarded to the county treasurer when the lister is done extracting information from it.)

Although procedures differ from county to county, most listers use at least two pieces of information from the RETR:

- They check the return to see if the transaction was a split

- They copy the tax billing address for use by the county treasurer

For eRETRs, extraction of this information can be automated. The eRETR system will provide ad hoc queries to allow the lister to fetch eRETRs; processing the return data is then in the hands of the lister.

However, the lister's databases store information of interest to other users of the RETR. The lister's database includes the county's legal description and the official parcel numbers.

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[8] Or other document of conveyance, such as a land contract or affidavit..

The eRETR system will have a transaction allowing the lister to transmit this data to DOR. This data would be stored as an amendment to the return.

Use Case: Obtain Billing Address for County Use

The municipal treasurer and county records need tax bill address information. The property lister acquires this information from the RETR.

Pre-conditions

- A RETR has been recorded.

Post-conditions

- Municipal and county records reflect tax billing address

Manual Flow

Basic

1. Read section II (or section X.62-X.66)
2. Transcribe tax bill information to assessment and tax records

Hybrid Flow

Basic

1. Read section II (or section X.62-X.66)— via Web application query or SOAP transaction
2. Transcribe tax bill information to assessment and tax records—via cut and paste, or county-provided way of electronically moving the data

Address Formats

Addresses on the PE-500 are un-formatted. In other words, the PE-500 has two fields used to gather the street or fire number and the street name, PO box, or other address. However, some users of the data would like to extract more detailed addresses information, such as street direction (e.g., north, south, east, or west) and street suffix (e.g., street, avenue, or boulevard. What makes this difficult is first, there is no single set of requirements that covers all users' needs, and second, asking for more detailed information can puts more of a burden on the filer to understand what's needed.

The solution to this is to rely on address parsing software. This type of software takes an unformatted address and "breaks" it up into its components. Such software would be able to determine street direction, suffix, etc., from an unformatted address.

Since there are diverse parsing needs, the eRETR system will *not* provide this functionality. However, counties or other users of the data are free to acquire and use such software to meet their needs.

Use Case: Provide Official Parcel Number

Filers provide one of two parcel numbers. For Split parcels need a new parcel number.

Pre-conditions

- A RETR has been filed for a split parcel

Post-conditions

- A new parcel number has been assigned for the property
- County records (such as maps) have been updated
- DOR records reflect new parcel number

Manual Flow

Basic

1. Receive a RETR for a split parcel
   http://10.141.42.92:8080/vqwiki/jsp/Wiki?SplitParcel
2. Assign a new parcel number to the property
3. Update records to reflect the property data

Hybrid Flow

Basic

1. Receive a RETR for a split parcel—Either using the printed *Unrecorded eRETR Receipt* to fetch the eRETR online, by retrieving the data via *ad hoc* query
2. Assign a new parcel number to the property, following county-specific procedures and parcel numbering conventions
3. Update records to reflect the property data—via SOAP transaction from county to DOR
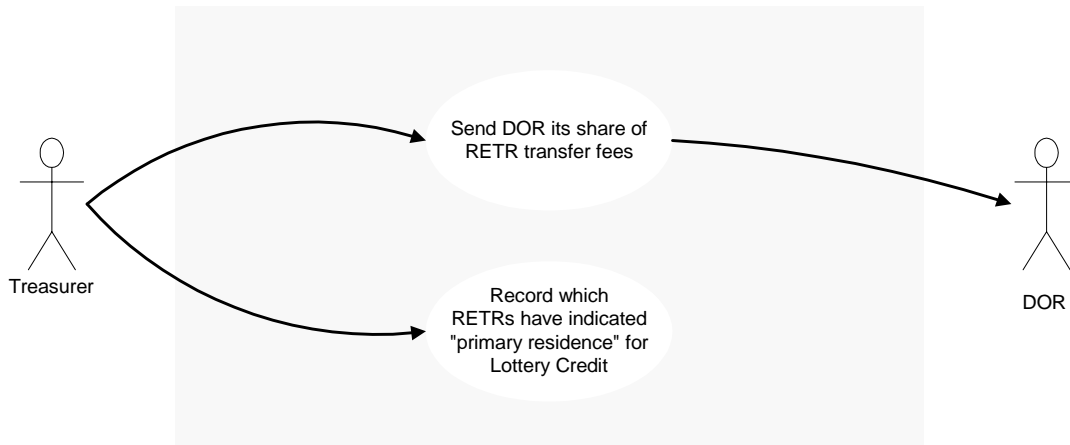
Treasurer Requirements

Figure 7. Primary use cases for the county treasurer

According to the Waukesha County Web site the responsibilities of a county treasurer are:

- Manage County Funds by receipting and accounting for monies received from taxpayers, departments and government agencies. Disburse monies due employees, vendors, taxing jurisdictions and taxpayers.

- Invest County Funds to ensure security and achieve maximum returns while following guidelines set by County Board, State Statutes and County Investment Policy.

- Administer property tax laws and collect property taxes as outlined in Wisconsin statutes.

- Maintain Tax Billing and Collection History Records for archives and public inspection per open records law.

The treasurer's duties relating to the RETR are:

- Every month the county treasurer writes a check to DOR for the State's share of the filing fees for the month's real estate transfers. A transmittal form goes with the payment. (The form is found online at http://www.dor.state.wi.us/forms/slf/02p-520f.pdf.) The treasurer also sends an adding machine tape giving the total transmittal.

- The treasurer also mails the scannable RETRs to DOR.

Document numbers are not included in the transmittal. There is no way to correlate the payment with specific RETRs. In theory RETR document numbers could be listed individually, and that sum would equal the transmittal; or the auditor could simply add the amounts on the scannable forms returned with the transmittal.

Use Case: Send DOR its Share of RETR Transfer Fees

By statute, treasurers have until the 15th of the following month to send DOR its share (80%) of the RETR fees. They batch the RETR forms, sum the fees, and complete the P-520 "Real Estate Transfer Fee Transmittal" form. A copy of the P-520, along with the adding machine tape, and the RETR forms themselves are mailed to DOR. A copy of the p-520 is sent to a lock box with payment.

Some counties are faxing the form and electronically transferring the money.
Pre-conditions

- One or more RETRs have been recorded

Post-conditions

- Money has been transmitted to DOR

Manual Flow

Basic

1. Add the dollar amounts for a batch of RETRs
2. Complete form P-520
3. Send adding machine tape and copy of P-520 to DOR
4. Send copy of P-520 with payment to lock box

Hybrid Flow

The system can report on a period's worth of transfers to provide reconciliation information for the treasurer. This will be done as an ad hoc query.

Record Which RETRs Have Indicated "Primary Residence" (field VIII.46b) for Lottery Credit

This information comes from the RETR and is provided to the treasurer by the property lister. See "Use Case: Obtain Billing Address " (page 32).
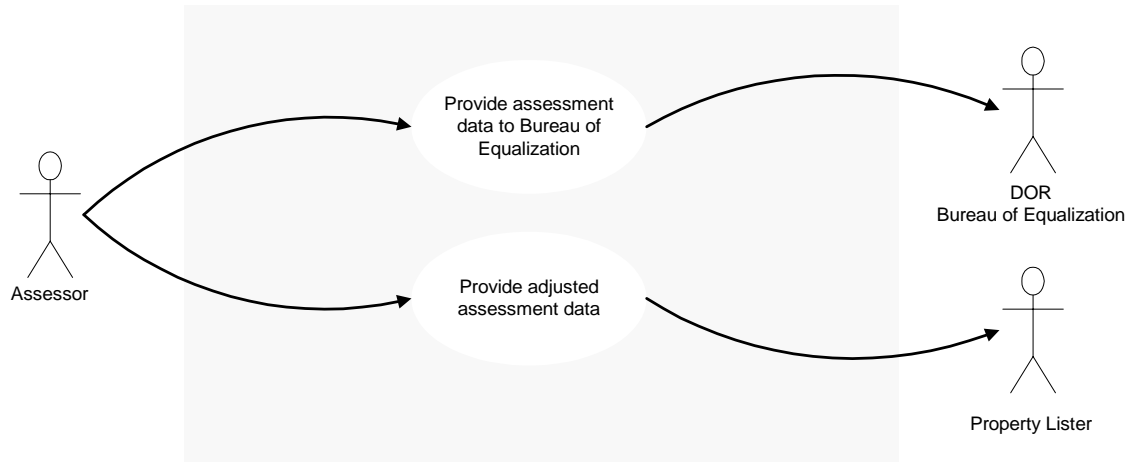
Assessor Requirements

Figure 8. Primary use cases for the statutory assessor

Historically, DOR Intervention is required to Send and Receive Assessor Data

Historically, the only direct interaction between eRETR and the assessor has been though their interaction with the DOR district office—the district office would send Assessors the PE-500s along with the "no assessment" report. This report is processed like a form: there are blanks where the assessor wrote assessment information by hand. This report was then returned to the DOR district office.

This process—of sending the PE-500 and receiving data on the "no assessment" report— met the requirements of receiving sales information from DOR and sending updated information back.

In the eRETR System, Assessors Receive Data without DOR Interaction

In the eRETR system, no paper documents are sent to the assessor. Instead, assessors fetch RETR data in electronic form whenever it's needed. Electronic data can be retrieved as XML (for use in a spreadsheet) or PDF (for printing).

The details of sending "no assessment" information from the assessor to the DOR are yet to be determined. However, there is potential to reduce the flow of paper. Because the data is available electronically, the "no assessment" report could be implemented as a special ad hoc query that returns a list of potentially useable RETRs. Furthermore, "no assessment" information could be sent to the district office electronically.

See Equalization Section use case "Distribute RETRs to Assessors," District Office use case "Gather Updated Assessment Information from Assessors" and assessor use case "Provide Assessment Data to Equalization Section"

The Assessment Process

Assessors analyze 2004 sales data to determine the 2005 assessed values for *ad valorem* tax purposes. DOR's business processes require the 2005 assessment data by mid-April 2006.

The DOR equalization process uses the 2005 assessment data and 2005 transfer data (sales prices) to conduct ratio studies during (and perhaps after) 2006.

After the assessor completes the annual assessments, the changes are submitted to the county. The county then prints an assessment roll for the assessor to review and present to taxpayers at open-book. Any property that has a different assessment from the prior year receives a notice of assessment. The municipality then conducts the annual board of review, beginning on the second Monday in May.

Once the annual board of review is complete, the clerk submits the assessment roll with any changes in red to the county. The county subsequently returns an updated roll to the clerk. The deadline for receiving assessment information is April 15, of the following year.-

Use Case: Obtain RETR

Assessors receive and retain RETRs (PE-500s).

In the eRETR system this data takes two forms: RETRs can be received as XML data which can be processed on the assessor's computer. For example, the assessor can download data and import it into Microsoft Excel. RETRs can also be received as PDF files. PDF files are designed to be viewed or printed, and are not suitable for data processing.

Pre-conditions

- RETR has been recorded

Post-conditions

- Assessor has RETR data

Manual Flow (no longer exists in eRETR system)

Basic

1. The DOR district offices provide assessor with the PE-500s for their municipalities

Hybrid Flow

Basic

1. Assessor runs an ad hoc query to fetch RETR data for specified municipalities. The data may be in XML or PDF format.

Use Case: Provide Assessment Data to Equalization Section

Pre-conditions

- The DOR district office has provided the assessor with previous month's RETRs
- The DOR district office has asked for updated assessments for "potentially useable" transfers via the "no assessment" report

Post-conditions

- The SAS/FSAS system reflects new assessment data

Manual Flow

Basic

1. The assessor generates assessment data for sales shown on the "no assessment" report

Hybrid Flow

The eRETR system raises the possibility of changing how "potentially useable" information is gathered from assessors. For example, there could be an ad hoc query to gather a list of potentially useable sales. This would replace the need to distribute the "no assessment" report. Sending the data back to the district office could be done through a new form, or electronically. For example, if the ad hoc query returned a spreadsheet, then the assessor could make changes to spreadsheet data and electronically return it to the district office.

The details of this procedure will be resolved as the eRETR project team discusses alternatives with assessors. Again, the range of options goes from using the "no assessment" report as it now exists, to providing assessors the ability to electronically download the data, modify it, and forward it to the district office.
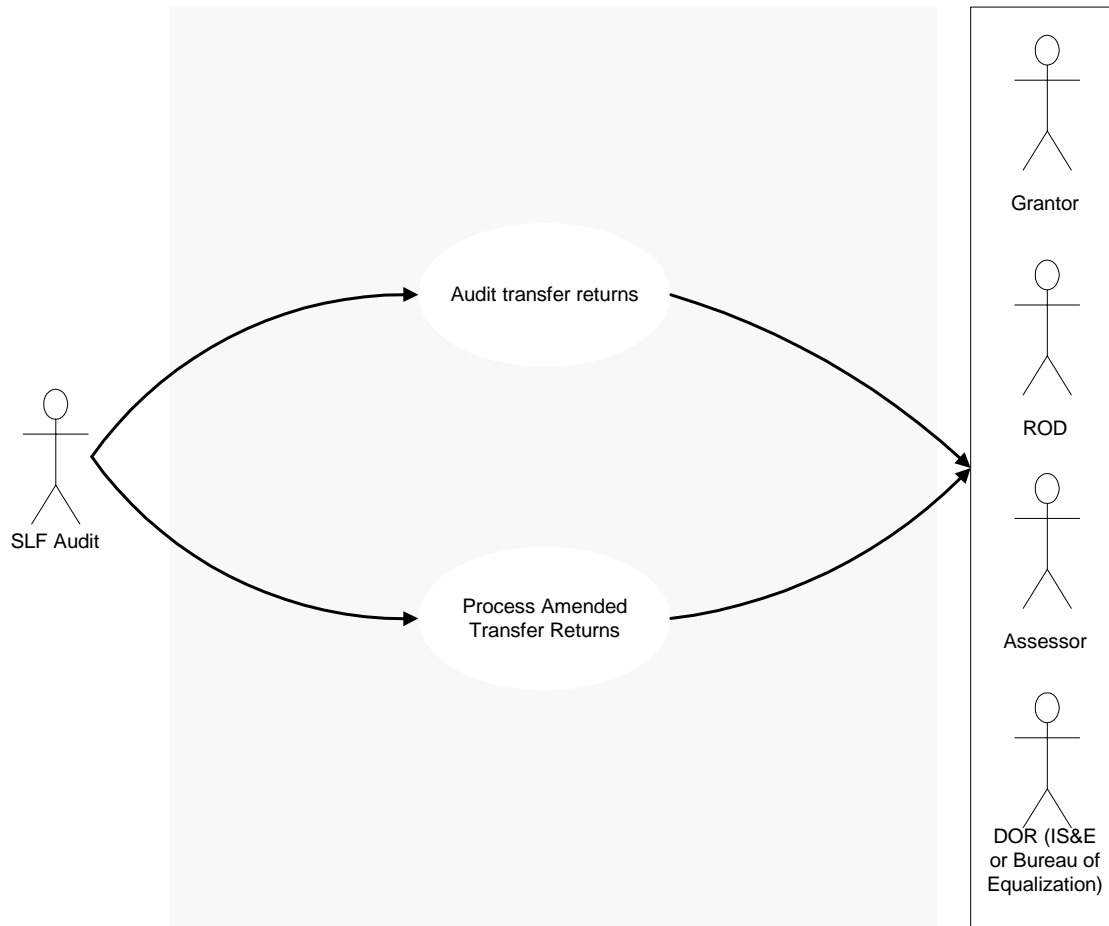
SLF Audit Requirements

Figure 9. Primary use cases for SLF audit

The SLF audit group part of the Bureau of Property Tax.

Use Case: Audit Transfer Returns

In this case, the grantor claimed an exemption or valuation. We asked for an explanation. The basic flow covers the case where SLF Audit accepts the grantor's explanation, and the filed return is left as-is.

Pre-conditions

- A RETR exists

Post-conditions

- RETR is unchanged (although audit trail reflects that the exemption or valuation is ok)

Manual Flow

Basic

1. Identify suspect transfer return

2. Issue audit letter to grantor asking for substantiation of exemption or valuation

3. Upon receipt of explanation, a judgment is made:

4. The claimed exemption is ok: Send acknowledgment and close file

Alternate flow: "Use Case: Process "Notice of Additional Assessment"" (page 44)

Hybrid Flow

Unchanged

Use Case: Process "Notice of Additional Assessment"

This is an alternate flow for "Use Case: Audit Transfer Returns" (page 43).

The grantor filed an RETR with a questionable exemption code or valuation. SLF Audit sent a letter requesting justification of the exemption, and rejected the grantors rationale. A "notice of additional assessment" is sent, specifying the additional assessment, interest and penalties.

The basic flow documents the case where the grantor agrees to the additional assessment.

Pre-conditions

> A RETR is filed and the exemption or valuation was disallowed.

Post-conditions

- If the grantor's appeal is sustained, the RETR is left alone

- If the appeal is *not* sustained, SLF Audit records are updated with the correct exemption or valuation, and the assessor notified. The filer pays additional fees and interest.

Manual Flows
Basic

1. Send notice of additional assessment (plus interest and penalties)

2. Entry made into an accounts receivable database

3. Payment is received

4. Accounts receivable is updated

5. The new valuation is sent to the assessor and IS&E (Income Sales and Excise)

6. Close file

Alternate: "Use Case: Process Grantor Appeal to a "Notice of Additional Assessment"" (page 45)

Hybrid Approach

Instead of updating their own records (e.g., using Excel), SLF Audit can amend the eRETR.

The assessor and IS&E can be notified via email (with hyperlink to the eRETR).

Use Case: Process Grantor Appeal to a "Notice of Additional Assessment"

The grantor can appeal an additional assessment.

Pre-conditions

- Grantor has been sent a "notice of additional assessment"

Post-conditions

- Grantor appeal is approved and the RETR record is unchanged, or the appeal is denied and records changed to reflect a new valuation or exemption
- Accounts receivable information may change

Manual Flow

Basic

1. Grantor may send check to avoid additional interest or penalties during the appeal process (and A/R is updated)
2. Appeal is granted
3. SLF audit records are updated (currently, this is done directly in the Excel spreadsheet used for A/R)
4. Reserved monies are returned to grantor
5. File closed

Alternate: Appeal is denied

If the appeal is denied, the process is like the basic flow for "Use Case: Process "Notice of Additional Assessment"" (page 44).

1. The A/R data may be updated to reflect any additional penalties or interest
2. The grantor is billed
3. RETR records are changed to the new value
4. File closed

Process amended transfer return when a refund is requested

Taxpayer or agent discovers that there is an error on the RETR. They submit an amended transfer return. This uses the PE-500, with "amended" hand-written on top. The new PE-500 is just like the original, but with errors corrected. A cover letter explains what's being corrected. For example, they notice the valuation is wrong and need to pay a different fee or claim a refund.

This triggers an audit: "Use Case: Audit Transfer Returns" (page 43).

Process Amended Transfer Return when fees are due

Taxpayer or agent discovers that there is an error on the RETR, such as incorrect exemption or valuation. They complete a new PE-500, and send a cover letter and the fees they claim are due.

This triggers an audit: "Use Case: Audit Transfer Returns" (page 43).

Use Case: Process amended RETR when fees are not affected

An example of this is when the filer wants to correct a SSN.

Pre-conditions

- An incorrect RETR has been recorded

Post-conditions

- SLF Audit records are updated

Manual Flow

Basic

1. Filer submits a copy of the PE-500, the deed, and cover letter
2. SLF Audit copies files and notifies affected agencies (such as IS&E for SSN corrections)

Hybrid Flow

Basic

SLF Audit will amend the eRETR. Notifications can be sent via email, with hyperlink back to the amended RETR.

Process referral

This happens when someone notifies SLF Audit of a questionable exemption or valuation. This may come from the county Register of Deeds, an assessor, or other concerned party.

SLF Audit will typically hold off for two months so the filer assumes the normal audit process detected the problem. (In other words, since county registers of deeds are elected, SLF Audit protects them by waiting, in order to remove the appearance of cause and effect.)

These are processed like any other audit.
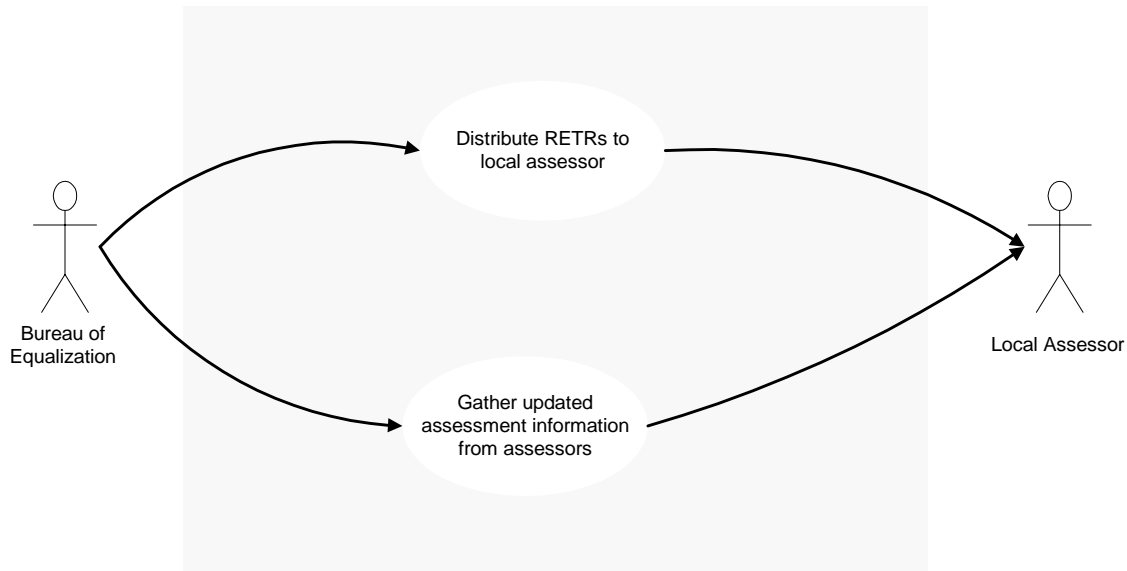
Equalization Section Requirements

Figure 10. Primary use cases for Equalization Section

Equalization use cases reflect the assumption that, in general, the Sales and Analysis System (SAS) is out of scope. In other words, the new system will have limited affect on equalization business processes and SAS.

The process of gathering "useable" sales data from assessors is an example of where Equalization and SAS processes will be affected. In the past, the DOR mailed PE-500s to the district office. The district office created the "no assessment" report and distributed it, along with the PE-500s, to the assessor.

In the eRETR system, no PE-500s are sent to the assessor. This is possible because in the new system the assessor can retrieve this data as needed using ad hoc queries.

The details of receiving "useable" sales data from the assessor is an open issue. For example, the current "no assessment" report can continue to be used. However, having the data available electronically makes it possible for assessors to download sales data into a spreadsheet where "useable" sales data would be updated. The assessor could then electronically send the data to Equalization.

See Equalization Section use case "Distribute RETRs to Assessors," District Office use case "Gather Updated Assessment Information from Assessors" and assessor use case "Provide Assessment Data to Equalization Section"

Use Case: Distribute RETRs to Assessors

Pre-conditions

- A month's worth of RETRs for all counties in the district have been scanned and validated

Post-conditions

- The RETRs are in the hands of the DOR district office

Manual Flow (does not exist in the eRETR system)

Basic

1. Gather a month's worth of scanned and validated RETRs
2. Sort the RETRs by district
3. Mail the RETRs to the DOR district office
4. The DOR district office sorts the RETRs for distribution to the statutory assessors
5. The assessor bundle—along with the "no assessment" report—is sent to the assessors. See "Use Case: Gather Updated Assessment Information from Assessors," page 53.

Alternate

1. A RETR can't be scanned because of invalid data
2. The RETR is passed to the district office
3. The district manually enters the data into SAS

Alternate

1. An obsolete form is encountered
2. The RETR is passed to the district office
3. The district manually enters the data into SAS

Hybrid Flow

N/A. Since assessors use ad hoc queries to fetch RETR data, this task no longer exists for the Equalization Section or the District Office.

District Office Requirements

It's hard to separate the needs of the district office from that of the Equalization Section. This is because organizationally they are the same group. From the perspective of the RETR, the district office serves the purpose of distributing labor; rather than having Equalization Section personnel in the DOR offices on Rimrock Road do all the sorting and mailing of RETRs, some of that work is distributed to the district offices.

The paper process used before the advent or eRETR has been:

1. Each month the Madison Equalization group sorts RETRs by district office and mails them
2. District offices print the "no assessment" reports for the assessors in their district
3. District offices sort the RETRs by assessor
4. District offices mail the "no assessment" reports and RETRs to their assessors
5. The assessor completes assessment data on the "no assessment" report and mails it back to the district office
6. The assessor files the RETRs (for use in their duties as assessor)
7. The district receives the completed "no assessment" reports
8. District office personnel use the SAS system to update assessment information

Use Case: Gather Updated Assessment Information from Assessors

A key use of RETR data is the equalization process. This is the process that insures that property values are assessed equitably throughout the state. Not all sales qualify for inclusion in the equalization analysis.

For the sales that *are* potentially useable Equalization needs up-to-date assessment information—gathering that information has been problematic. In theory, Equalization could wait for the assessor to supply their assessment rolls to the county, but there is no interface between the county and DOR. Furthermore, DOR can't receive the assessment rolls directly because there is no standard data format (or the data may not even be available electronically).

Because of these factors, Equalization needed a process to gather assessments for these potentially useable transfers. To this end they created the "no assessment" report. This report lists the potentially useable transfers for the month. The report is included with the RETRs sent each month to the assessor.

The report is used as a data entry form. For each transfer listed on the report, the assessor writes-in the assessment (potentially with some comments) and mails the report back to the district office. District office personnel then key the data into SAS.

Pre-conditions

- A set of RETRs has been gathered

Post-conditions

- DOR knows the assessment for "useable" transfers

Manual Flow (does not exist in the eRETR system)

Basic

1. Gather RETRs
2. Choose potentially "useable" transfers
3. Gather current assessments for the transfers

Alternate: Assessor-provided information affects the "useable" status of the transfer

Hybrid flow

The district office needs to gather assessment data for "potentially useable" sales. I.e., some form of the "no assessment" process will continue to be needed in the eRETR system. The sequence will be:

1. Potentially useable sales are identified in the eRETR system using the same business rules found in SAS
2. A list of the potentially useable eRETRs is send to assessors
3. Assessors provide "no assessment" data to their district office
4. The district office updates SAS with the data—the data is *not* reflected on the eRETR system
5. Further reports, such as those asking for additional data, are generated out of SAS

The format and distribution of the list of potentially useable transfers (step 2) is has not been designed. It may be implemented as its own ad hoc query run using a Web application, or it may be a paper report mailed to assessors. Assessors will send "no assessment" data back to the county office either using a paper form or by sending an electronic file (such as a spreadsheet).

Other State Agencies Requirements

There is currently no regular user of RETR data outside of DOR (other than filers, county officials, and assessors, who already obtain RETR data through other means). Other State Agencies—such as the Department of Transportation (highway purchase group) and the Department of Commerce (for weatherization data)—occasionally need RETR data. These agencies retrieve RETR data by coming onsite to DOR and using the Content Manager system to view scanned RETRs. In addition, a member of SLF Audit may occasionally make a copy of a PE-500 and forwarded it to the interested agency.

Because there is no set regular use of RETR data, there are no use cases for other state agencies. The eRETR system will not affect the use of Content Manager or SAS, and SLF auditors will continue to be free to print and forward RETR data as needed.

Technical Client Requirements

From a technical architecture perspective our clients are county IT department and vendors. These clients need to know how to interact with our SOAP server. These section documents our key technical documentation and procedures for obtaining them.

Technical Documentation

- SOAP service Developers Guide (perhaps modeled after the Ohio USAS Developers Guilde)
- WSDL documentation
- XML schema documentation

Test Environment

The eRETR project will host a test SOAP server. This server will allow clients to send and receive SOAP message from key points in their applications' processes.

Technical Training

Documentation alone may be insufficient for clients to use eRETR SOAP services. The pilot site will help us determine whether additional explanatory documentation or formal training is needed.

Sales Analysis System Requirements

The Sales Analysis System (SAS) processes RETR data for the Equalization Section. The new eRETR system won't affect SAS applications or processes, yet data gathered by SAS needs to be shared with eRETR system, and eRETR data must be provided to SAS.

The following two use cases document this need.

Use Case: Send eRETR data to SAS

The new system has to produce output that matches what would have come out of the scanning process. I.e., SAS shouldn't know whether the data came from scanning or from our system. To accomplish this, the eRETR system must:

- Generate a document locator number (DLN). A document locator number is sprayed onto the PE-500 when it is scanned. This number is used to retrieve the scanned RETR and attachments from Content Manger. (Content Manager is software used to view a scanned document.) The DLN includes an identifier for the scanning machine that scanned the PE-500. The eRETR will use a pseudo-scanning machine identifier.

- Convert XML data to the flat-file format expected by SAS

Pre-conditions

We have a recorded e-RETR

Post-conditions

The return has been read by SAS

Flow

Basic

1. Create flat-file for SAS

Alternate: N/A. We won't have any rejections because the current system "validate" process is for proof-reading OCR field. Our data is already electronic, so no validation is needed.

Use Case: Send SAS data to the eRETR system

The scanning system generates a flat-file used to populate the SAS database. The new system needs to create electronic versions of each of those RETRs.

Pre-conditions

- Paper RETR has been scanned and validated.

Post-conditions

- Electronic RETR is created for each RETR

Flow

Basic

1. Receive flat-file
2. For each record, send a "Create Recorded RETR" SOAP message

System Requirements

The eRETR system must implement the architecture described in the Vision Document. In addition, the system must comply with the "Free File" architecture in use at DOR, and comply with DOR-standard user authentication.
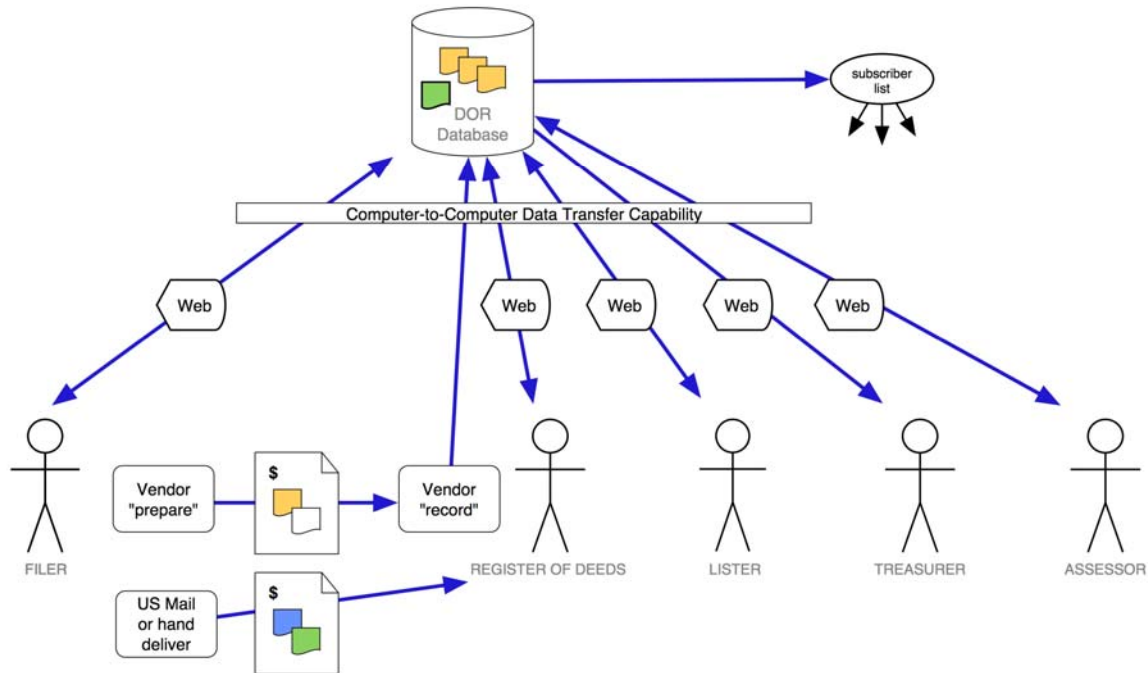
Architecture

Figure 11. eRETR system architecture

[This section summarizes the system architecture documented in the Vision document.]

The eRETR system has three main components:

- Computer-to-Computer Data Transfer
- Web interface
- Subscriptions

Computer-to-Computer Data Transfer (SOAP layer)

This component allows client applications to read and write RETR information. Information is sent using SOAP. Therefore, any SOAP client application can interact with the eRETR system. By user, our preliminary set of SOAP messages is:

- **Filer**: Create unrecorded RETR
- **Register of Deeds**: Fetch unrecorded RETR, create recorded RETR, reject recorded RETR
- Property Lister: Change tax parcel number, change legal description, change tax bill address, confirm tax parcel number
- **County Treasurer**: fetch RETR list for county
- **Property assessor**: fetch RETR list for municipality
- **Any county official**: fetch recorded RETR

- **SLF audit**: change buyer and seller data

SOAP messages are sent with a client application. SOAP is analogous to

Web interface

Some counties may work with their vendors to perform eRETR system interactions with SOAP. This might be done by having vendor software integrate SOAP messaging with their processes, or via SOAP messaging invoked by other IT processes within the county. However, we anticipate that many counties will not wish to use vendor software for these functions, and may not wish to create their own SOAP queries. The Web interface will allow these counties to use the eRETR system without needing to use the SOAP layer. (See Free File, page 63)

Subscriptions

"Subscriptions" is a feature that allows designated persons to receive notifications of changes to RETR data. For example, a county property lister may choose to receive notifications of amendments to RETRs for his county. Such changes may be done by SLF audit, or by the statutory assessor. By being notified, the property lister would be able to update county records to reflect the change. However, since this is functionality that does exist in the paper-based system, there is no use case identifying this requirement. Therefore, the project team will make a design decision during the project based on costs and benefits; the team will implement the feature if an identified requirement is easier to implement with the feature than meeting the requirement with ad-hoc queries or manual procedures.

Free File

The project objective is to create the Web interface using Free File. Free File is a DOR-created architecture now used for income tax filings. Using Free File has several benefits:

- It is proven

- It is flexible and sophisticated, and therefore, should be able to meet most of our requirements without needing to customize the software

- It has a good user interface

- It is DOR-standard, and therefore, will be easy to maintain

After preliminary meetings, the project team feels that Free File will be a good fit, and will meet most of our needs with minimal modification.

Training Requirements

All stakeholders will need to know how to use the system.

For each key user there will be a training deliverable, which may include both instructor-led and self-study training, as well as documented user procedures.

Training is a one-time event. The procedure document can be used throughout the life of the system. Some documentation may need to be developed by the county. For example, there may not be many state-wide procedures for property listers because their process is dictated by county-specific requirements.

The key players who need training and procedure documentation are:

- Filer

- Register of deeds

- Property lister

- County treasurer

- SLF staff

- Equalization Section staff

- Equalization Section district office staff

- Technical clients (county IT departments and vendors)

Glossary

Abstractor	An "abstractor" is a company that examines title to real estate and provides title insurance.
Content Manager	An IBM product that stores scanned documents. DOR uses Content Manager to store the scanned PE-500s (and attachments, if any, such as legal description or additional grantors or grantees).
Draft eRETR	A saved copy of *eRETR* data. The draft is in XML format, and may be saved to the filer's computer, or emailed to another preparer. The Draft eRETR is provided for the convenience of the filer; draft data is not sent to the DOR or register of deeds. The filer can obtain a draft copy of an *eRETR* at any point in the filing process, and may use a draft *eRETR* as the starting point for creating a new *eRETR*. At key points in the submission process—when the *eRETR* is sent to the register of deeds, and when the eRETR is recorded—interested filing parties will received a draft *eRETR*, along with a *eRETR PDF*.
	Drafts allow filers to work on a return over a span of days or share the work among preparers. For example, drafts allow abstractors to work with attorneys; each party can modify different sections of the eRETR and use the draft RETR to save and exchange those intermediate versions.
Equalization Section	The State of Wisconsin, Department of Revenue, Bureau of Property Tax–Equalization Section
eRETR PDF	A "picture" of the *eRETR* in PDF form. The system provides an *eRETR PDF* upon request, or automatically at key points in the submission process. (See *Draft eRETR*.)
eRETR.	The electronic version of an *RETR*

Free File	A DOR-create architecture originally created for income tax return filing. The system allows online creation and editing of PDF-based forms.
PE-500	The document number of the scannable RETR. To allow scanning, this form has a green background and fields where each character is written in its own box.
PE-500	The form designation given to the green, scannable, real-estate transfer form. By statute, all DOR forms are given a form designation.
Recorded eRETR	A complete *eRETR*. It is the result of the register of deeds adding recorded information to the data contained in an *Unrecorded eRETR*.
Recorded PE-500	A recorded *PE-500*; when the register of deeds received an *Unrecorded PE-500* and records it (and adds recording information to section V), it becomes a *Recorded PE-500*.
RETR	Abbreviation of "Real Estate Transfer Return."
	The term "RETR" refers to real-estate transfer return data regardless of its format and stage of processing. This can refer to the data provided by the *PE-500*, or provided electronically.
ROD	Register of deeds.
Unrecorded eRETR	The electronically-submitted *RETR* sent to the register of deeds. Once recorded, the data in the *Unrecorded eRETR* is used to create a *Recorded eRETR*.
Unrecorded eRETR Receipt	The PDF version of the *Unrecorded eRETR*. The *Unrecorded eRETR Receipt* is printed by the filer and given to the register of deeds. Each *Unrecorded eRETR Receipt* has a unique identifier used by the register of deeds to fetch the *Unrecorded eRETR*, enter recording information, and thus create a *Recorded eRETR*.
Unrecorded PE-500	The paper form, completed by the filer, but without recording information. I.e., it is the form as it exists for the filer, before it has

	been sent to the register of deeds.
Unrecorded RETR Receipt	A printed receipt of an eRETR *submitted* to DOR and the county register of deeds, but not yet recorded.